



Dollars & Sense



Annual Meeting

Mark your calendar for Sunday, February 24, 2008 and plan to join us for our Annual Meeting. Breakfast will be served promptly at 10:00 a.m. at the Holiday Inn Independence at 6001 Rockside Road. The meeting will begin at 10:30 a.m. Nominations for board members will be accepted and we will review highlights of 2007 and goals for 2008. The breakfast meeting is free to all members in good standing, but we require reservations. Please RSVP by calling 216-241-7115 before February 18, if you plan to attend.

Resolve to \$AVE with a Share Certificate

If you have an extra \$500, you can make it grow faster in a Share Certificate. Certificates (often called CDs) pay higher dividends than regular Savings Accounts; the longer the Certificate term, the higher your dividend. A



great way to make savings a habit is to open a Certificate, with a \$500 minimum deposit, for the New Year. Determine how long you can do without your savings and choose a term from 3-months to 5-years. Each time you find yourself with extra cash – from the sale of an item, a bonus from work, gifts of cash – consider opening another Certificate, perhaps lengthening the term each time. As each Certificate matures, you can use your money or roll it over into another Certificate if you don't need it immediately. Take a look at our rates and make a New Year's resolution to save!

Remember to visit us online at www.ohioteamsterscu.com



Use of Retail Store Charge Cards This Holiday Season!

With offers of an additional 10% off your purchase or free merchandise, it's tempting to apply for a credit card from your favorite retail store. Think twice before signing up. If you don't pay the bill in full at the end of each month, you could end up paying much more than you originally would have saved. That's because interest rates on retail cards are often as high as 25% APR (Annual Percentage Rate.)

Store cards usually offer special incentives for cardholders to increase loyalty and encourage them to spend more. Don't get caught in that trap this holiday season. If you find yourself short of cash, consider a Holiday Loan from OTCU.

**If you have a
Christmas Club
at Ohio Teamsters CU,
your club funds
were transferred
into your
Share Savings Account
on November 1st.**

A Message from the CEO

Counterfeit checks are getting more difficult to spot as forgers become more creative. We want to take this opportunity to share some consumer protection information with our members. If you do business on the web or ever sell something on e-Bay, you need to stay one step ahead of the con artists. FakeChecks.org is a great website for educating yourself about check fraud. No matter how real a check might look, you're responsible for it. If you deposit a fake check into your account, and then write your own checks against that deposit, YOU are responsible for covering your checks, even if the fake check is returned unpaid. Play it safe. Visit FakeChecks.org so you know how to spot a fake check.

-Jack Hull, CEO



FREE Means Free

At OTCU, Free Checking really means free. There are no hidden fees and a host of free benefits:

- **Free** checking means unlimited check-writing privileges; there's no need to worry about accessing your own money too often!
- **Free** checking means no minimum balance requirement and no monthly service fee.
- **Free** checking means a free ATM card; so you can access your funds all over town.
- **Free** checking means the right to use surcharge-free ATMs, available nationwide through the Alliance One network.
- **Free** checking means 24-hour account access at no charge, available with our Touch-Tone Teller.

OTCU offers all this and more.

Are you taking advantage of truly FREE checking and your free ATM card?

www.ohioteamsterscu.com

When It Comes to Your Finances, There's No Quick Fix

You're bound to experience a few cuts and bruises now and then. But don't put a Band-Aid on a bleeding budget. Instead, look to us for help with personal loans, credit management, savings products ... even setting up a budget.

We can help you reach your goals—the right way. Put the Band-Aids away and visit your credit union. We offer long-term solutions for all of life's ups and downs.

Holiday Closings

Thanksgiving Day.....Thursday, November 22, 2007
Day After Thanksgiving.....Friday, November 23, 2007
Christmas EveMonday, December 24, 2007
Christmas Day.....Tuesday, December 25, 2007
Day After Christmas..Wednesday, December 26, 2007
New Year's EveMonday, December 31, 2007
New Year's DayTuesday, January 1, 2008
Day After New Year'sWednesday, January 2, 2008

SAVINGS & LOAN RATES

as of November 8, 2007



Your 1098s and 1099s will be mailed with your year-end December statement, so watch for them to arrive in early January.



HJIA

Insurance Discounts Now Available to Members

Ohio Teamsters Credit Union is pleased to announce that we have recently established a partnership with Harding & Jacob Insurance Agency, Inc. to offer specialized insurance programs for the members of OTCU. The program is underwritten by the Travelers Insurance Company and will provide coverage for your Auto, Home, Condominium, Renters, Personal Article, Flood, Identify Theft Protection, Personal Liability Umbrella, and Boat. The program is designed to give members of the credit union quality coverage with a special program rate. For a free a free insurance review and a no-obligation quote, contact the Harding & Jacob Insurance Agency by calling them in Cleveland at 440-871-7261 or visiting them online at www.hardingjacob.com.

SAVINGS

Share Savings Account	Rate	APY*
\$300 - \$24,999.99	1.00%	1.00%
\$25,000+	1.50%	1.51%

Club Accounts

Holiday Club	1.25%	1.26%
Vacation Club	1.25%	1.26%

Share Certificates (CDs)	Minimum Balance	Rate	APY*
3 month	\$500	3.86%	3.92%
6 month	\$500	4.68%	4.76%
12 month	\$500	4.87%	4.96%
18 month	\$500	5.00%	5.10%
24 month	\$500	5.20%	5.30%
30 month	\$500	5.30%	5.41%
36 month	\$500	5.35%	5.46%
48 month	\$500	5.40%	5.54%
60 month	\$500	5.45%	5.56%
Jumbo 6 month	\$100,000	5.06%	5.16%
Jumbo 12 month	\$100,000	5.22%	5.32%

*Annual Percentage Yield. The rates quoted above are accurate and effective for the above accounts as of the date indicated. Certificate rates remain fixed for the term of the certificate, unless otherwise paid. Dividends will be credited to your account and compounded monthly. Fees or other conditions could reduce the earnings on the account. A penalty may be imposed for withdrawals before maturity. Jumbo refers to certificates with a minimum balance of \$100,000 or more. If you have questions or need current rate information on your accounts, call 216-241-7115 or 800-909-6828. Disclosures are available upon request. Federally insured by NCUA. All rates subject to change any time without notice.

LOANS

Type of Loan	APR*	Term in Months
Signature Loan-up to \$1,000	14.00%	up to 24
Signature Loan - \$1,001 - \$3,000	15.00%	up to 36
Signature Loan - \$1,001 - \$3,000	14.00%	up to 24
Signature Loan - \$1,000 - \$3,000	13.00%	up to 12
Share Secured Loan	4.50%	up to 36
Tuition Loans	9.00%	up to 12
New Vehicle Loan - 25% Down	6.00%	48 months
New Vehicle Loan - 25% Down	7.00%	60 months
New Vehicle Loan - 20% Down	6.50%	48 months
New Vehicle Loan - 20% Down	7.50%	60 months
New Vehicle Loan - 15% Down	7.00%	48 months
New Vehicle Loan - 15% Down	8.00%	60 months
New Vehicle Loan - 0 Down	8.00%	48 months
New Vehicle Loan - 0 Down	8.75%	60 months
Used Vehicle Loan		
Model Year 2004 - 2001	11.75%	36 months
Model Year 2007 - 2005	8.75%	48 months
First Mortgage Loans	Call for current rates and terms	
2nd Mortgage Loans	Call for current rates and terms	

*Annual Percentage Rate. All loans subject to credit approval terms. All rates and promotions are subject to change without notice. Contact OTCU staff for more information about applicable fees and terms.



OHIO TEAMSTERS Credit Union

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HOURS OF OPERATION

Monday	9:30am - 4:30pm
Tuesday	9:30am - 4:30pm
Wednesday	9:30am - 4:30pm
Thursday	9:30am - 4:30pm
Friday	9:30am - 4:30pm
Saturday	9:30am - Noon



Make it Happen with a Holiday Loan!

Need some extra cash this holiday season?

Check out our Holiday Loan special.

We know that the holidays can be stressful with the shopping, the preparations, the meals, the surprises, and then paying for it all! That's why we're offering a Holiday Loan this year. From November 1 through December 31, you can borrow up to \$2,000 at a low 10.99% APR* for 12 months. Get the cash you need NOW and spread the payments out over a full year at less than \$177 per month. Whatever your needs – a family vacation, a holiday celebration, or gifts for every generation – a Holiday Loan can make it happen for you! Call our friendly Loan Department and find out how easy a credit union loan can be! Call today!



*Annual Percentage Rate. A sample monthly payment based on a \$2,000 loan at 10.99% APR for 12 months would be approximately \$176.68. All rates and promotions are subject to credit approval and are subject to change without notice.